

Fig. 1

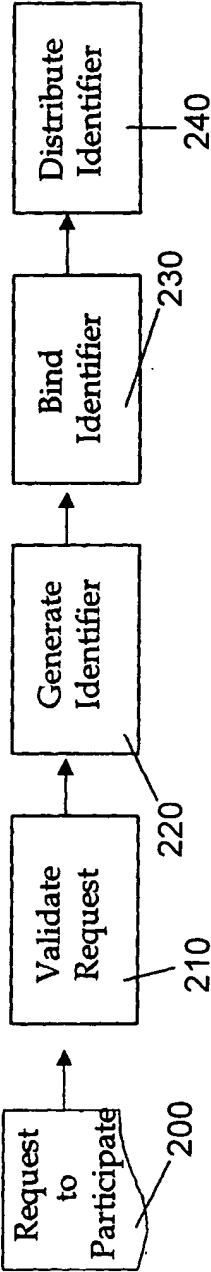


Fig. 2

<u>AUTHENTICATION METHOD</u>	<u>EXAMPLES</u>
WHAT THE USER KNOWS	A SECRET PASSWORD, PIN NUMBER, CREDIT CARD NUMBER AND EXPIRATION DATE, MOTHER'S MAIDEN NAME
WHAT THE USER HAS	AN ATM CARD, CREDIT CARD, SMART CARD, PRIVATE KEY STORED ON AN ENCRYPTED FILE ON A PC
WHAT THE USER IS	BIOMETRIC VERIFICATION SUCH AS VOICE PRINTS, IRIS SCAN, SIGNATURE VERIFICATION, THUMB SCAN, ETC.

Fig. 3

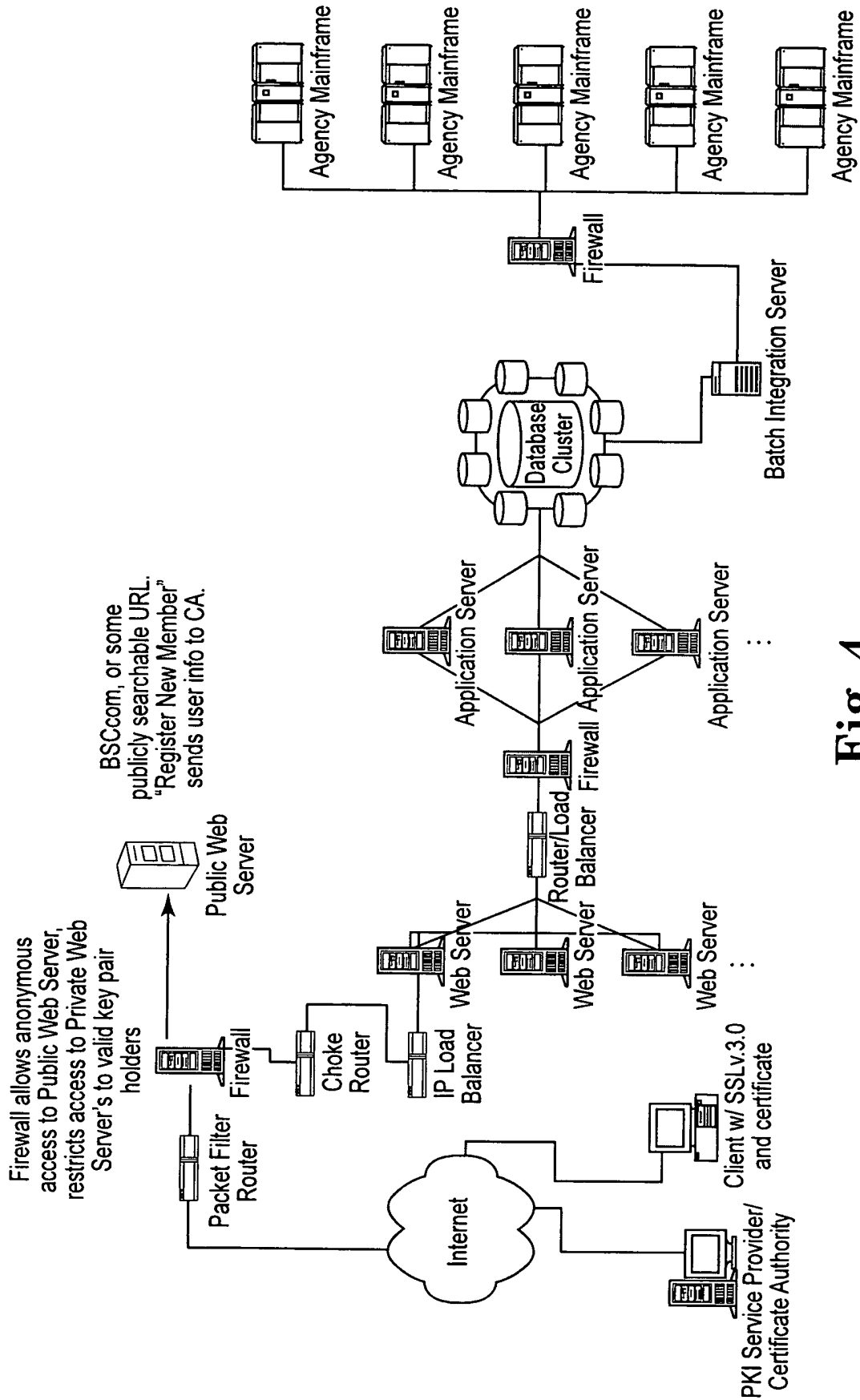
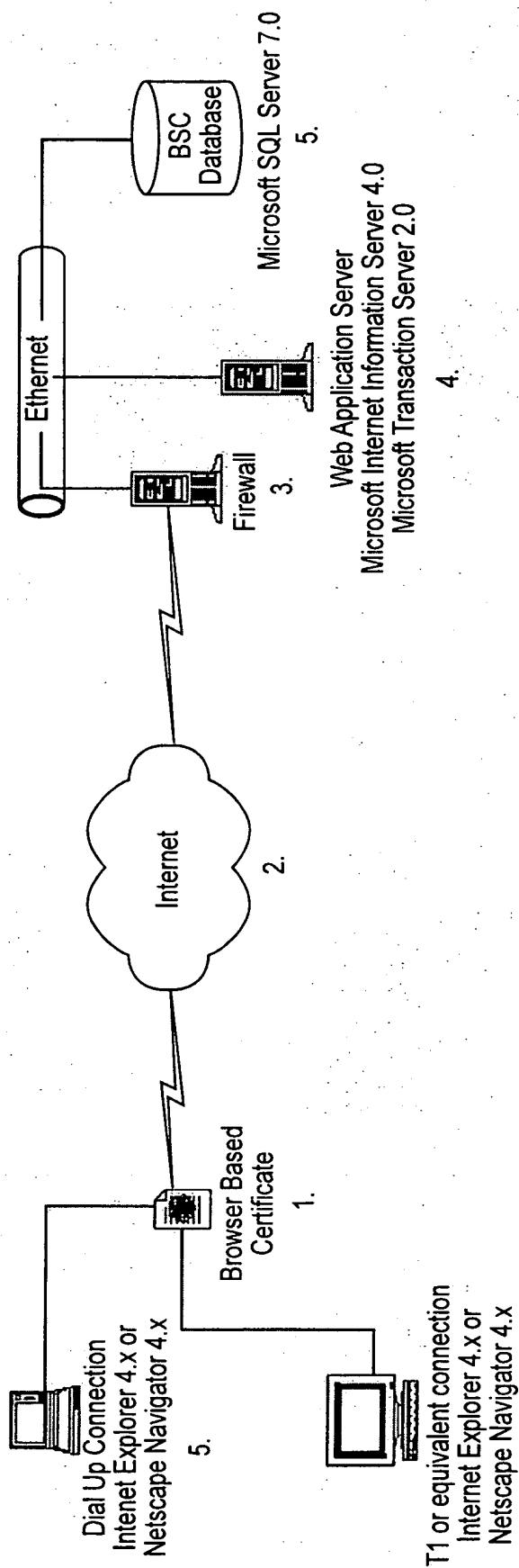


Fig. 4



Fi. 10

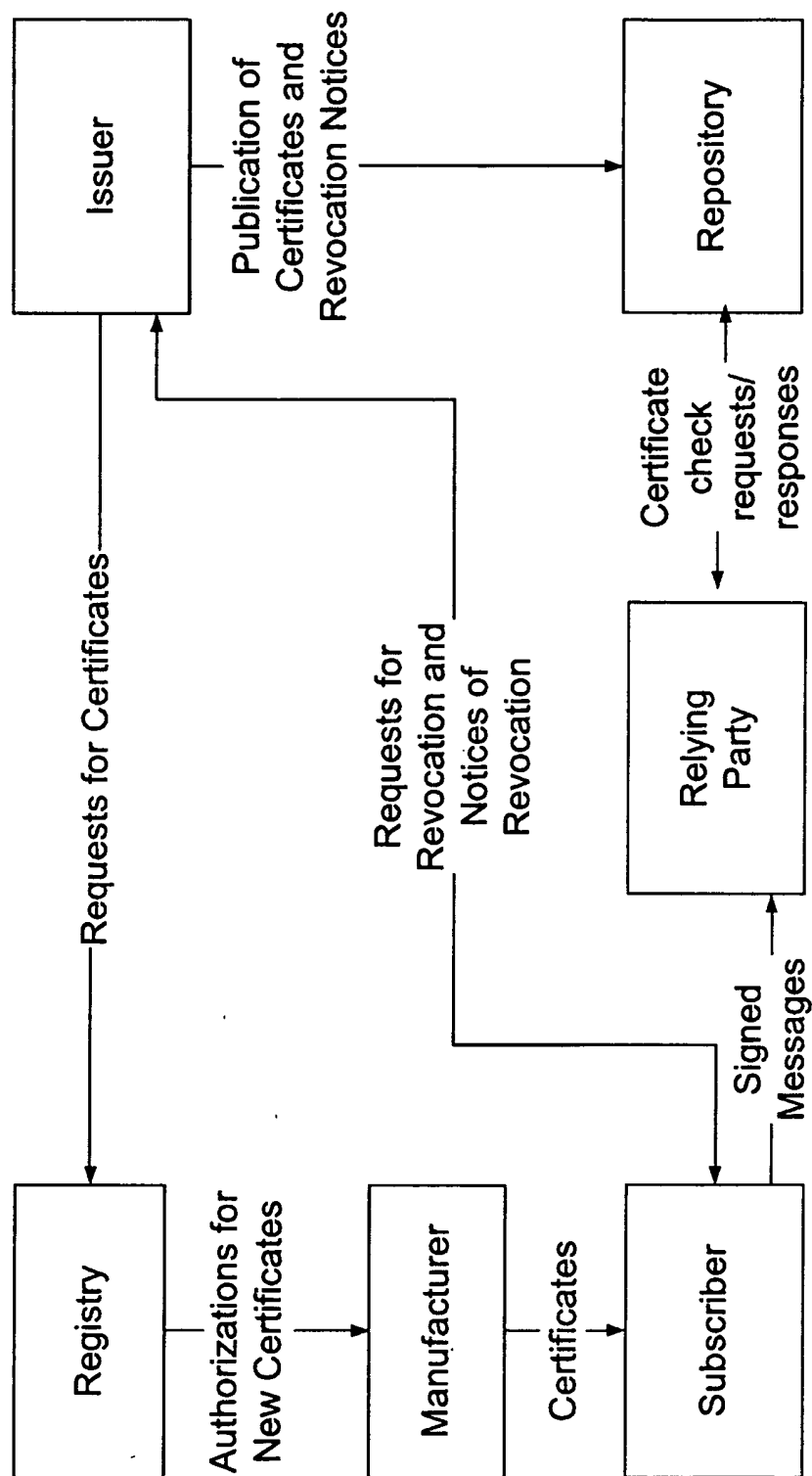


Fig. 6

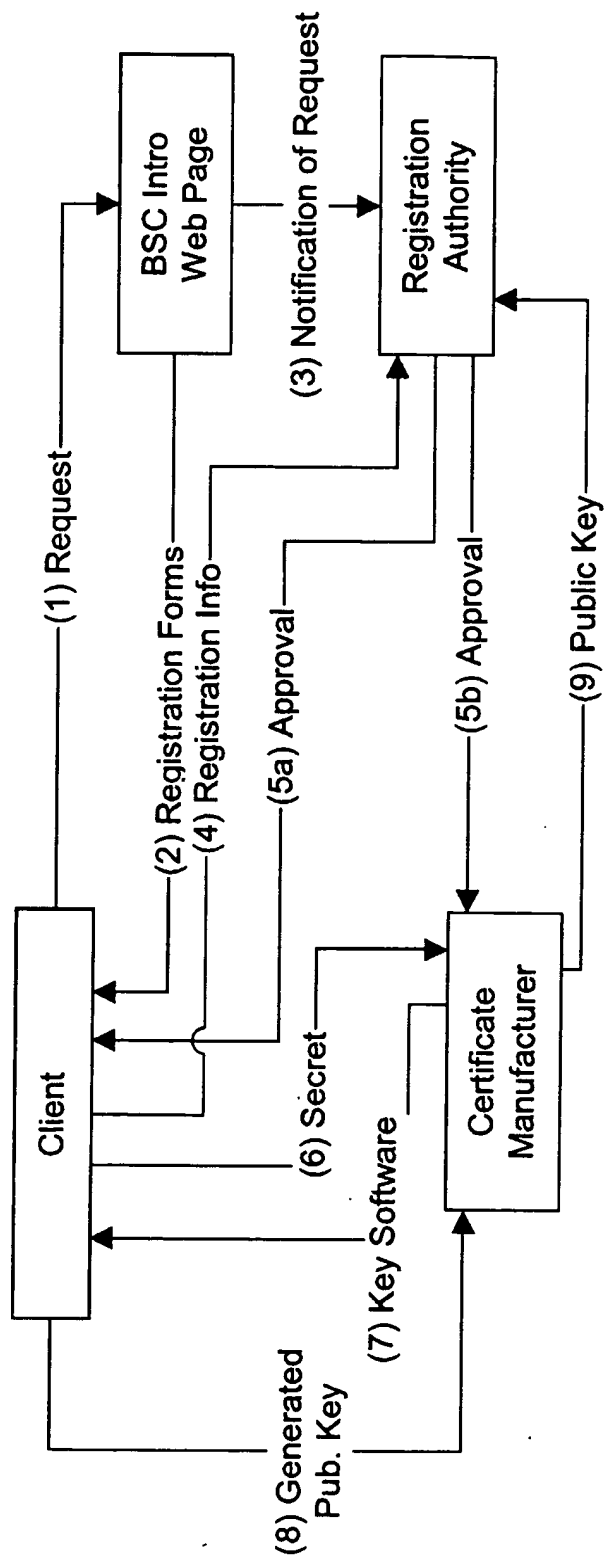


Fig. 7

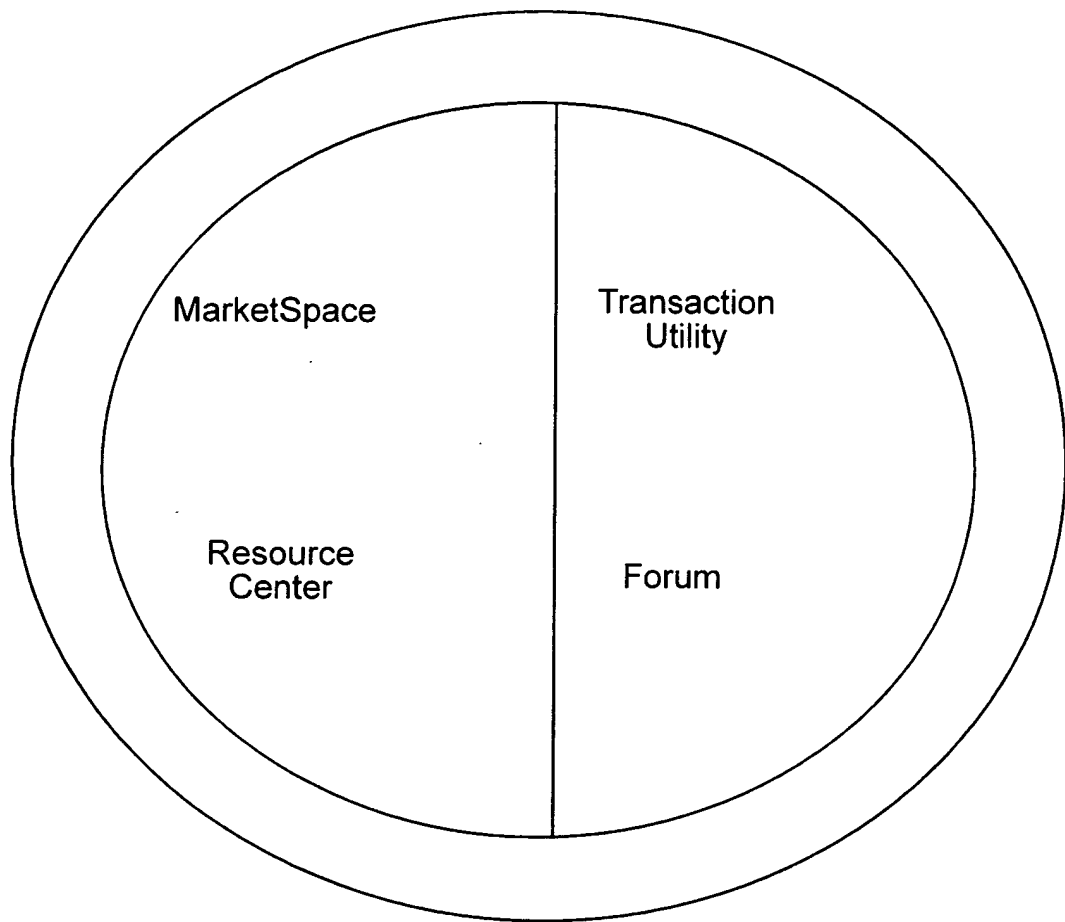


Fig. 8

Fi. 6

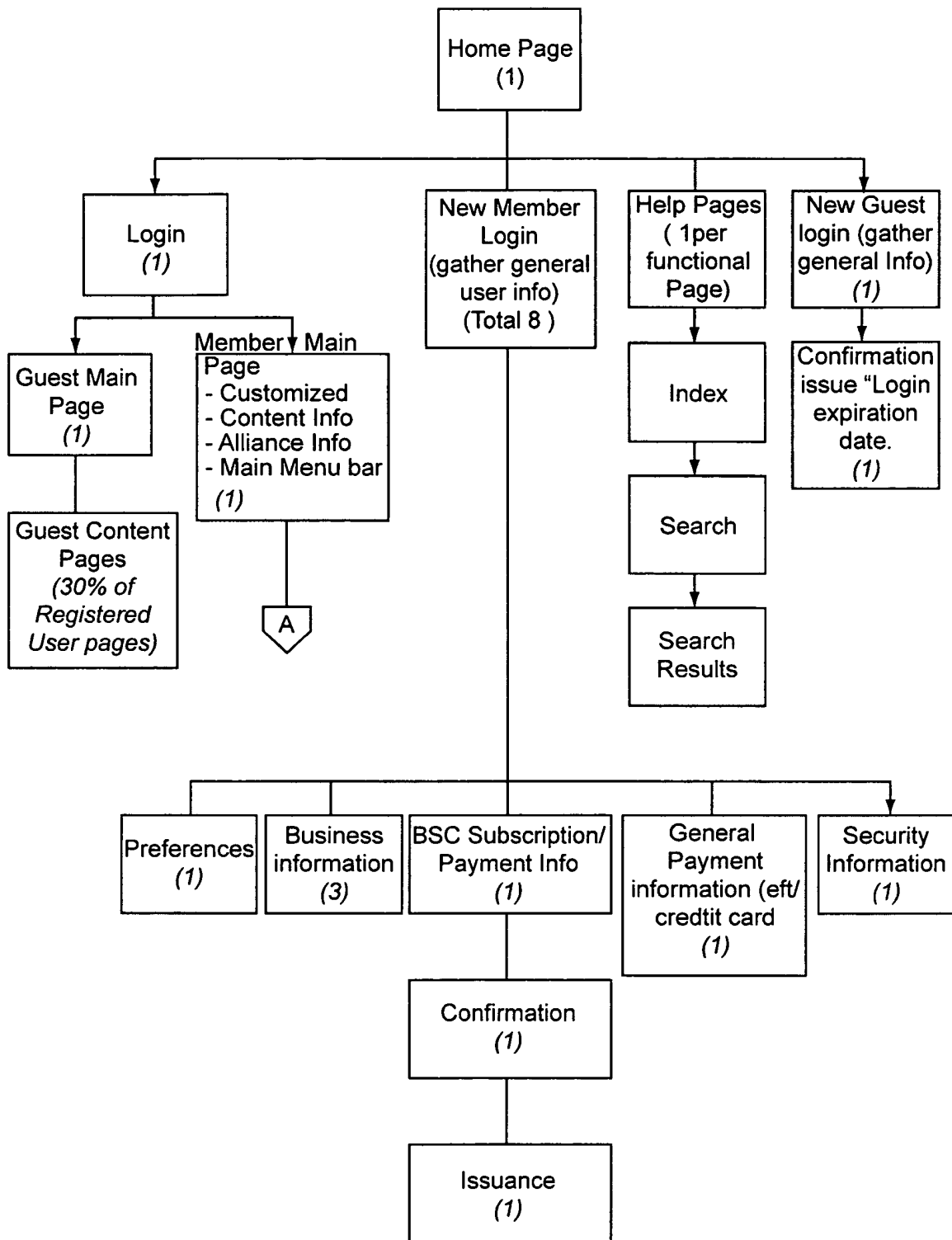


Fig. 10A

Replacement Sheet

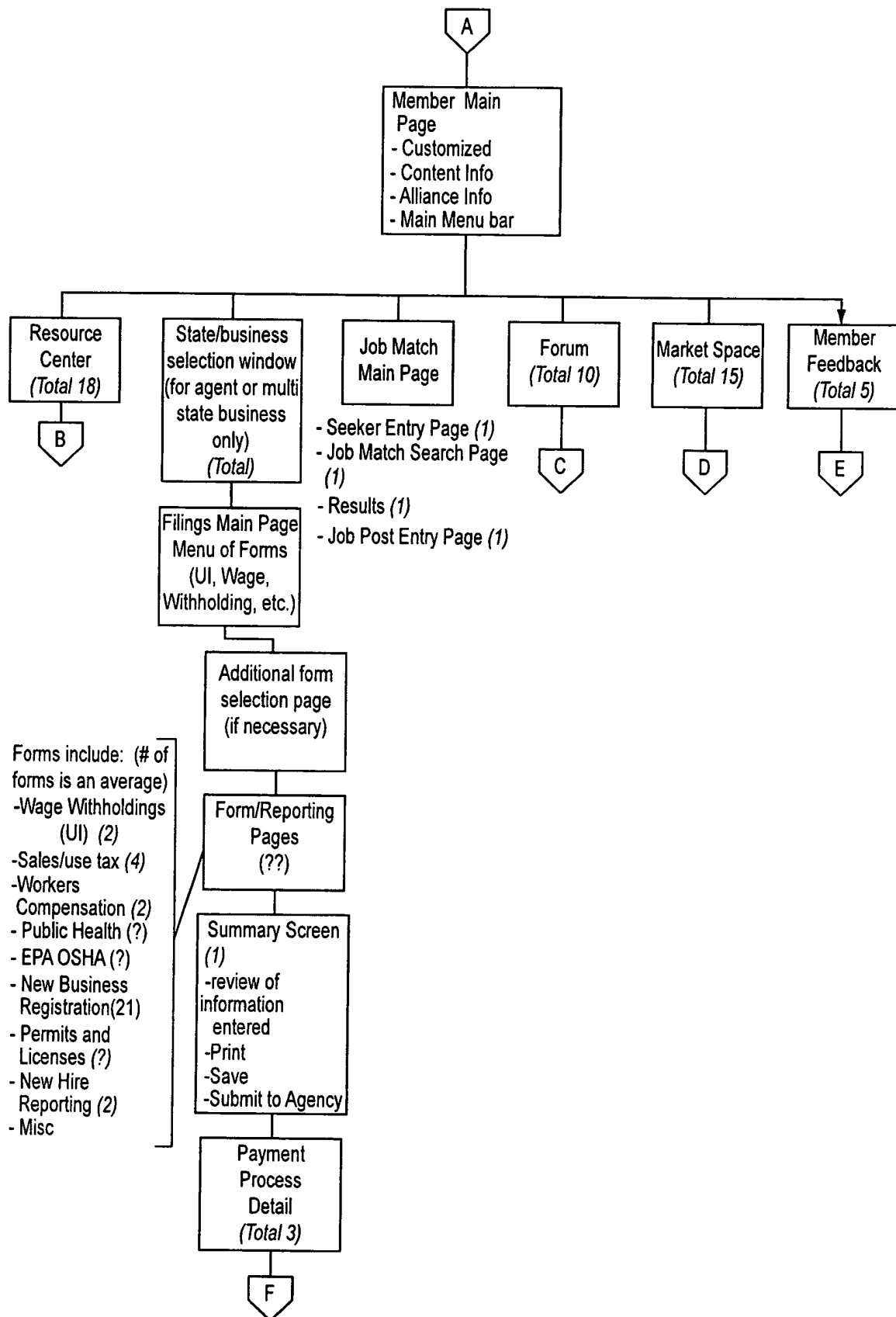


Fig. 10B

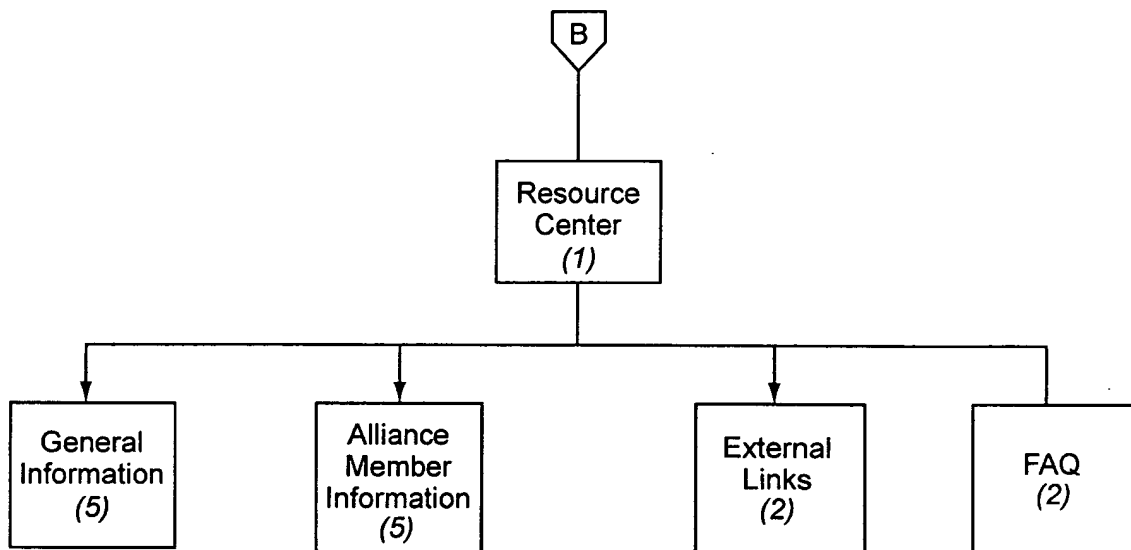


Fig. 10C

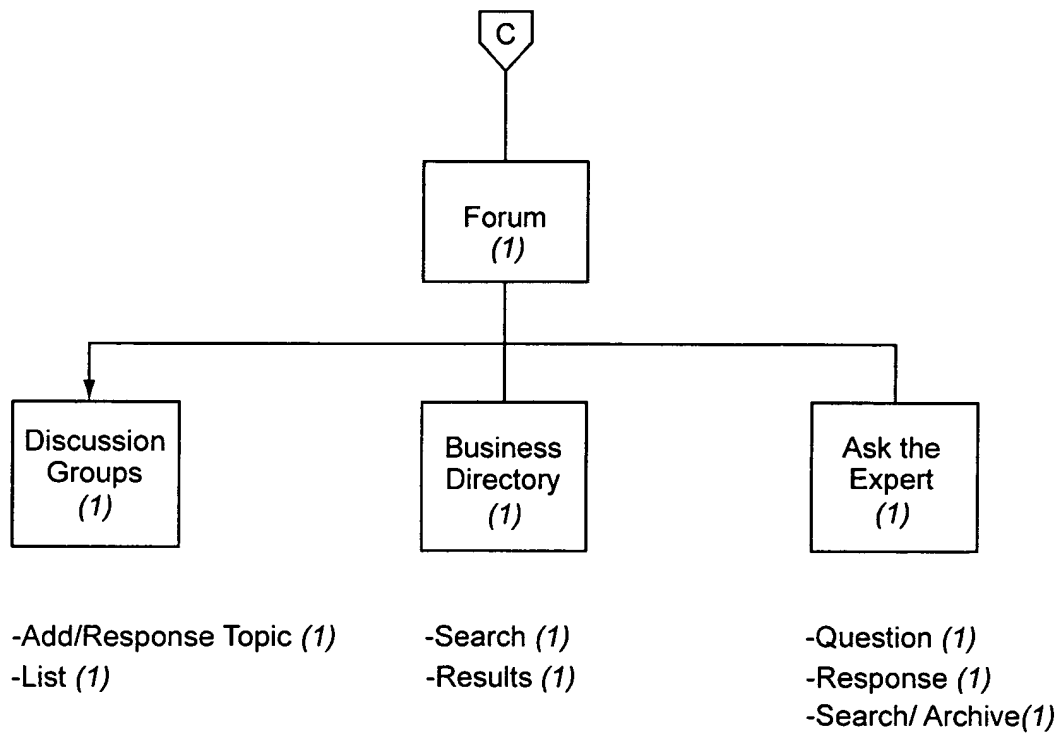


Fig. 10D

Replacement Sheet

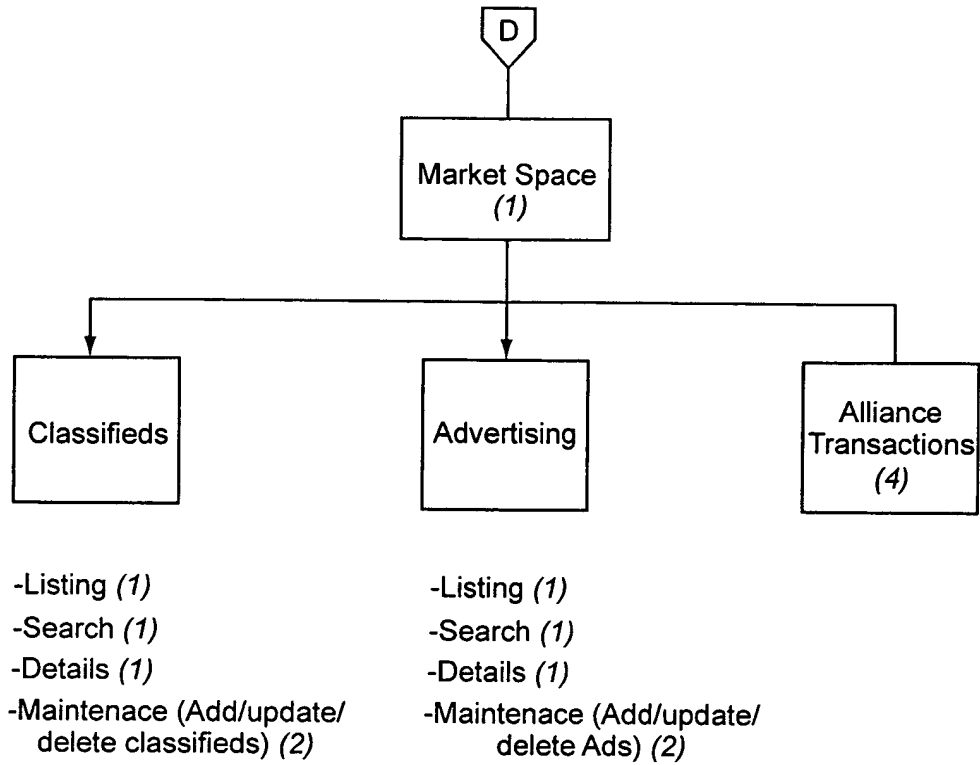


Fig. 10E

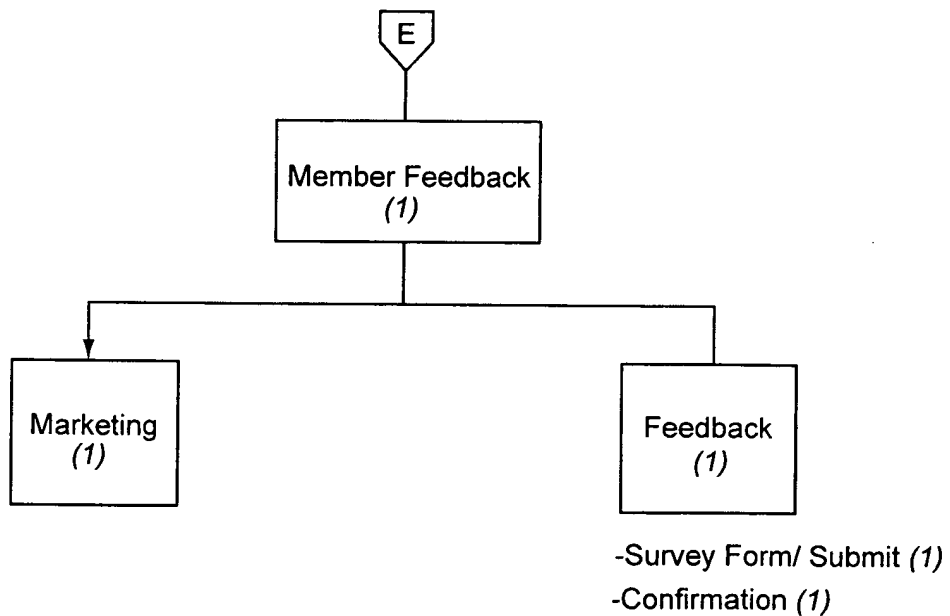


Fig. 10F

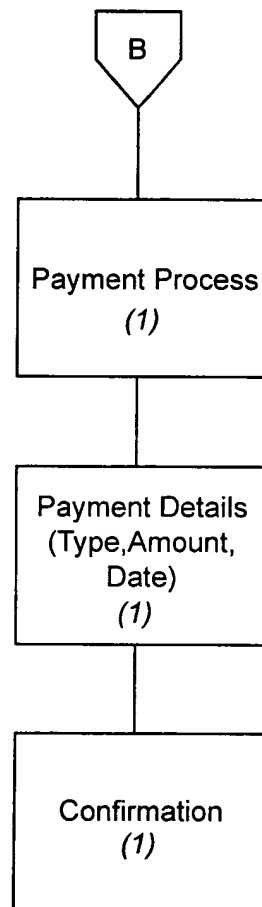


Fig. 10G

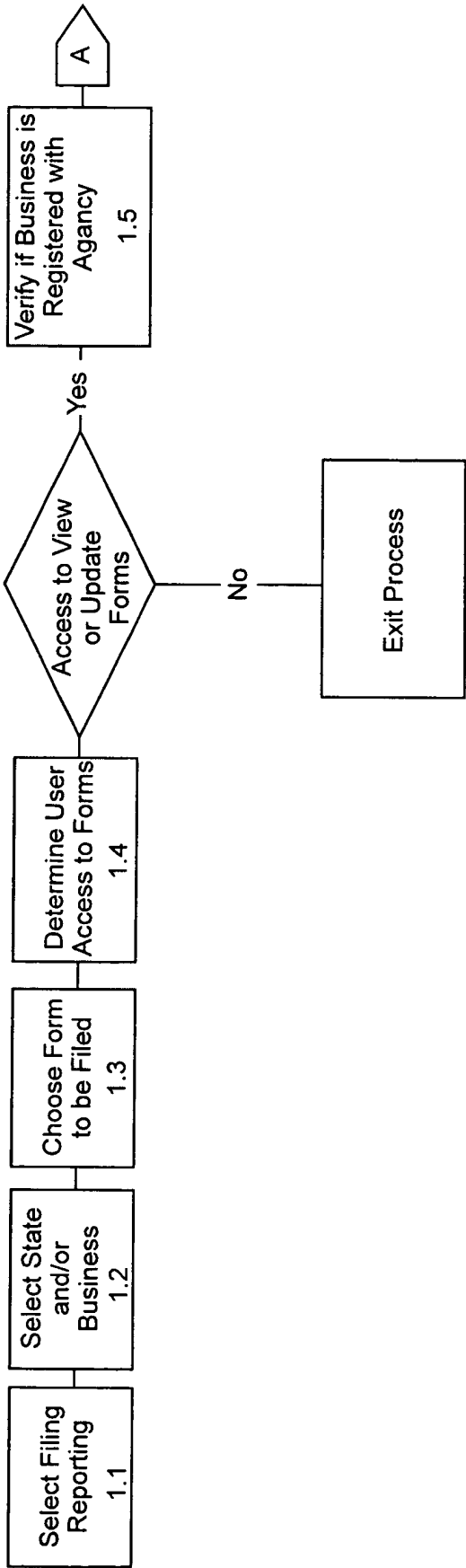


Fig. 11A

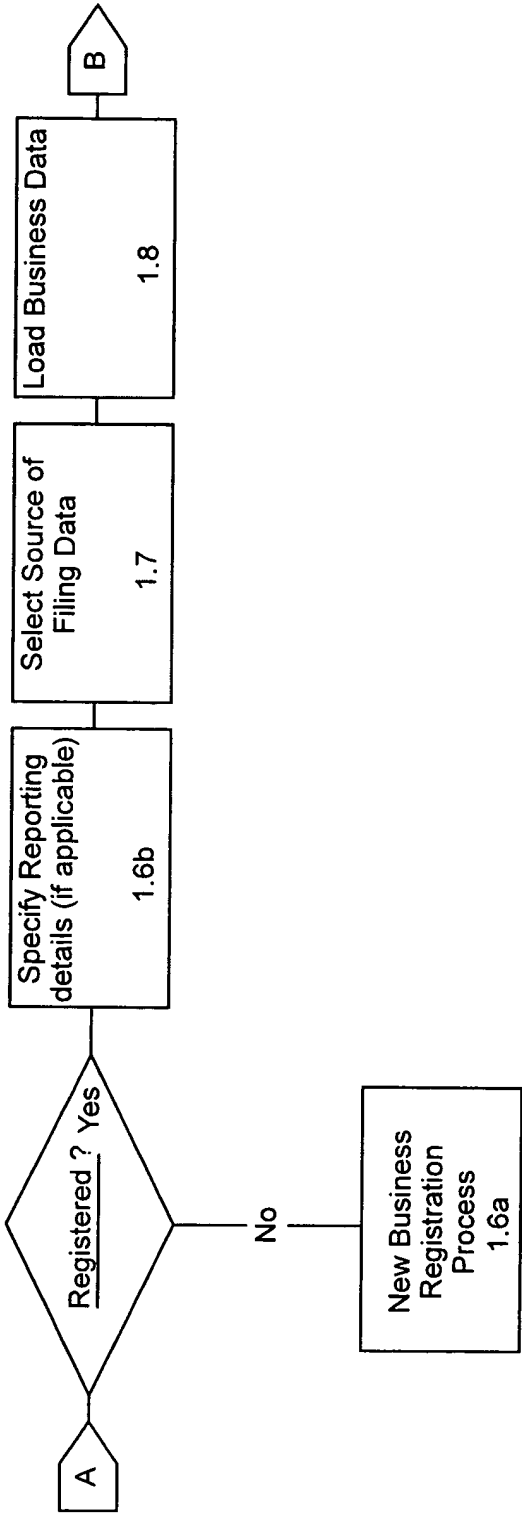


Fig. 11B

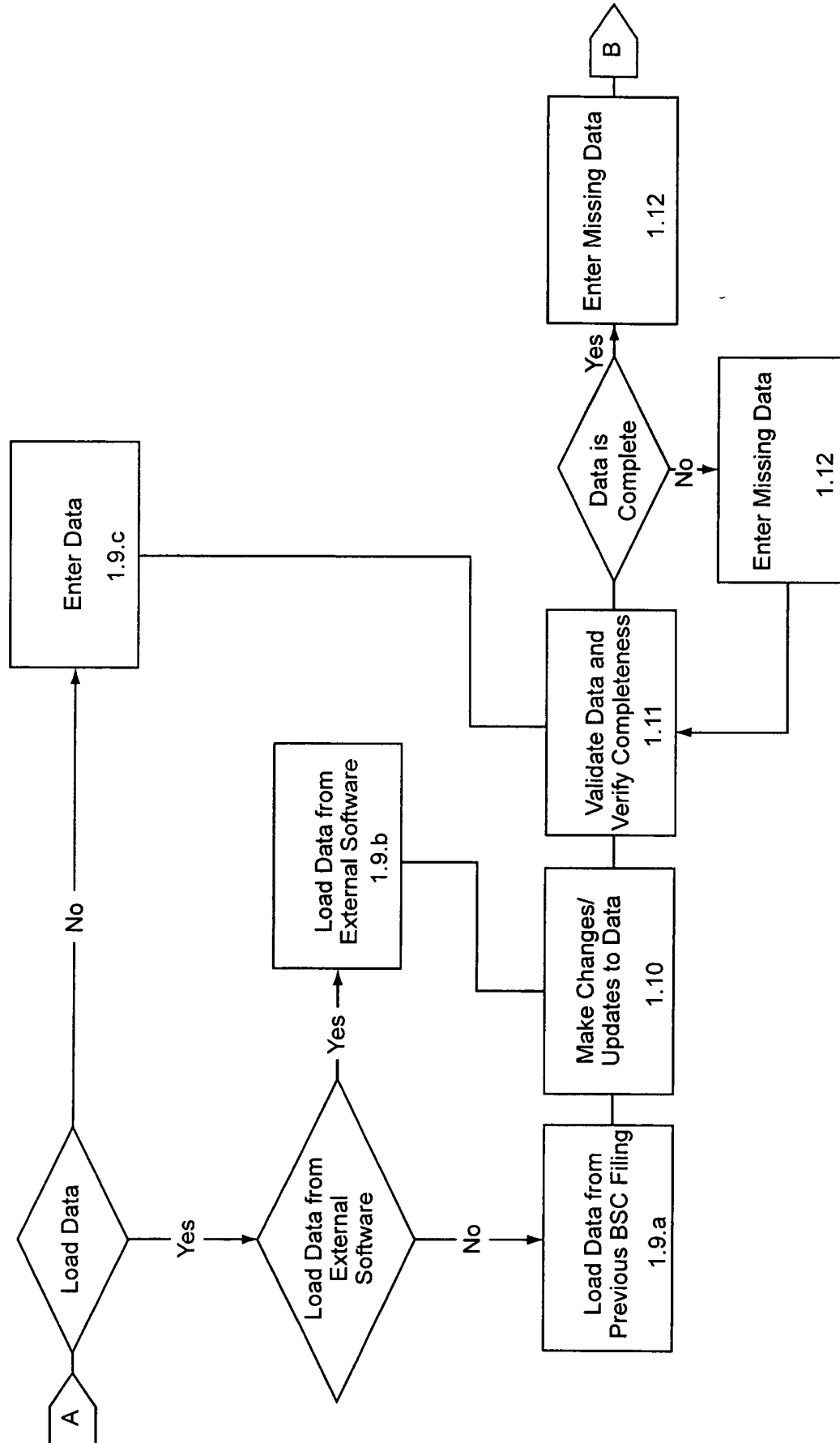


Fig. 11C

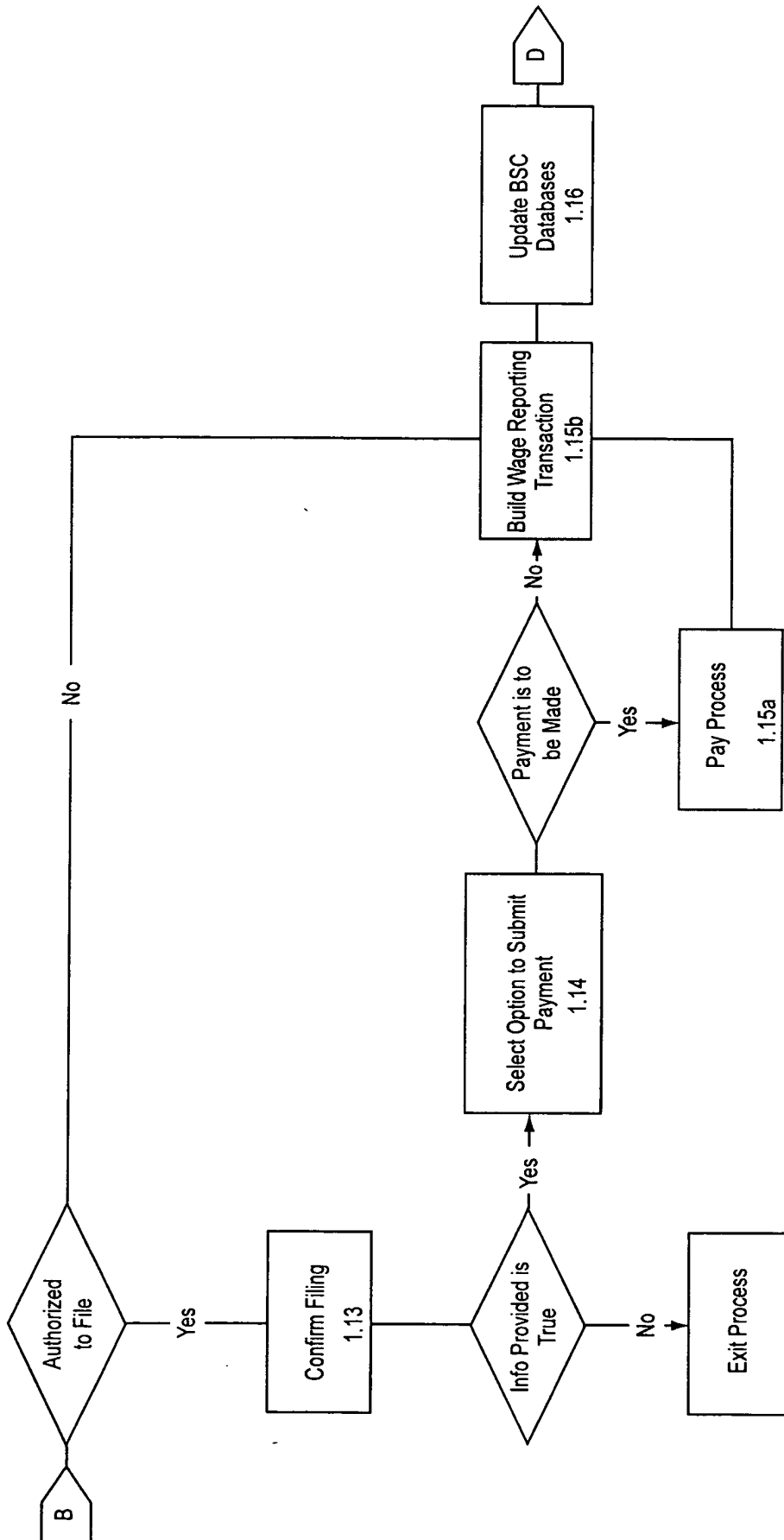
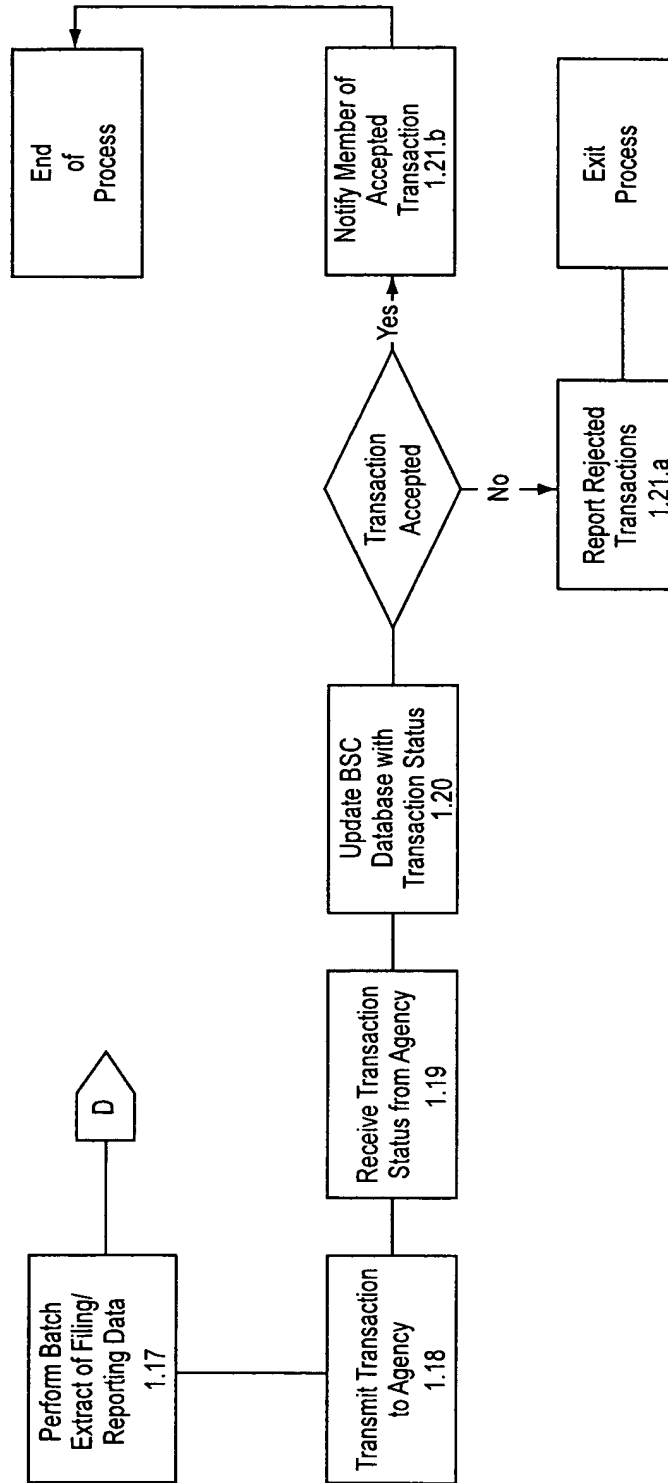


Fig. 11D

**Fig. 11E**